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Families often face difficult medical care choices and decisions and it is easy to wish for a miracle solution

- 1. makes access to coverage affordable for all Americans;
- 2. makes coverage truly owned and controlled by the patient;
- 3. improves the health-care delivery structure; and
- 4. reins in out-of-control costs, including through robust liability reform.

There is no doubt that we need to get a handle on the cost of health care in this country. But President C

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Originally published in thetht/\textstar \textstar \text					